

<b>Information to identify the case:</b>			
Debtor 1	<b>Thomas Bell</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kathy Bell</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-11095-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Bell

Kathy Bell

3/18/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Thomas Bell  
Kathy Bell  
DebtorsCase No. 14-11095-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha  
Form ID: 3180WPage 1 of 2  
Total Noticed: 27

Date Rcvd: Mar 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2020.

db/jdb  
cr  
13938222 +Thomas Bell, Kathy Bell, PO Box 6, Foxburg, PA 16036-0006  
13938226 +Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Fay Servicing, LLC,  
3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357  
13951116 +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129  
13951117 +Butler Hospital Care Associates, Suite 901, PO Box 1549, Butler, PA 16003-1549  
13938225 +Butler Pathology Services, PO Box 1549, Suite 004, Butler, PA 16003-1549  
+COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
(address filed with court: Collection Service Cen, Po Box 1623, Butler, PA 16003)  
13951120 +Clarion Image Care Inc., P.O. Box 506, Clarion, PA 16214-0506  
13938226 +Concordia Fin Comp Lts, 3602 E Inland Empire Blv, Ontario, CA 91764-4900  
13951122 +Concordia Financial Comp. Lts, 3602 E Inland Empire Boulevard, Ontario, CA 91764-4900  
13938229 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101  
13951125 Nco Financial/51, Po Box 13574, Philadelphia, PA 19101  
13951128 Phelan Hallinan, LLP, Attn: Michael Dingerdisen, Esquire, 1617 JFK Boulevard, Suite 1400,  
One Penn Center Plaza, Philadelphia, PA 19103  
15191236 +U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing,,  
PO Box 65250, Salt Lake City, UT 84165-0250  
14023836 +VENTURES TRUST 2013-I-H-R, PO Box 660605, Dallas, TX 75266-0605  
13951129 +West Penn Cardiology Assoc., 5140 Liberty Ave., Pittsburgh, PA 15224-2215  
14784177 Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609  
14641090 Wilmington Savings Fund Society et al, c/o Fay Servicing, LLC, PO Box 814609,  
Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 19 2020 04:46:58 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
cr  
+E-mail/Text: jennifer.chacon@spservicing.com Mar 19 2020 04:48:50  
SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250  
13951115 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Mar 19 2020 04:48:51  
Butler Anesthesia Assoc PC, c/o Berks Credit & Collections, P.O. Box 329,  
Temple, PA 19560-0329  
13938223 +E-mail/Text: matthartweg@cbjcredit.com Mar 19 2020 04:48:37 Cbj Credit Recovery,  
117 W 4th St, Jamestown, NY 14701-5005  
13938224 +EDI: CIAC.COM Mar 19 2020 07:58:00 Citimortgage Inc, Po Box 9438,  
Gaithersburg, MD 20898-9438  
13938227 +E-mail/Text: bdsupport@creditmanagementcompany.com Mar 19 2020 04:48:07  
Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
13982433 EDI: JEFFERSONCAP.COM Mar 19 2020 07:58:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
13938228 +E-mail/Text: Bankruptcies@nragroup.com Mar 19 2020 04:48:46 National Recovery Agen,  
2491 Paxton St, Harrisburg, PA 17111-1036  
13951124 +E-mail/Text: Bankruptcies@nragroup.com Mar 19 2020 04:48:46 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
13951127 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 19 2020 04:46:58 PA Department of Revenue,  
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank Trust National Association as Trustee fo  
cr U.S. Bank Trust National Association as Trustee fo  
cr Ventures Trust 2013-I-H-R  
cr Wilmington Savings Fund Society et al c/o Fay Serv  
13951114\* +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129  
13951121\* ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
(address filed with court: Collection Service Center, Po Box 1623, Butler, PA 16003)  
13951118\* +Cbj Credit Recovery, 117 W 4th Street, Jamestown, NY 14701-5005  
13951119\* +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438  
13951123\* +Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
13938230 ###+Northwest Consumer Dis, Po Box 789, Butler, PA 16003-0789  
13951126 ###+Northwest Consumer Discount, Po Box 789, Butler, PA 16003-0789

TOTALS: 4, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: nsha  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Mar 18, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Ventures Trust 2013-I-H-R ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
Celine P. DerKrikorian on behalf of Creditor Ventures Trust 2013-I-H-R ecfmail@mwc-law.com  
Danielle Boyle-Ebersole on behalf of Creditor Wilmington Savings Fund Society et al c/o Fay  
Servicing, LLC debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association as Trustee for  
GIFM Holdings Trust bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Kathy Bell ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor Thomas Bell ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8